

Form 192 – aplccmpnrpt

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20-19567-ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lizette Cortes
aka Lizette Betista
5610 Hunter Court
Millville, NJ 08332

Social Security No.:
xxx-xx-7816

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Andrew B. Altenburg Jr.
on:

DATE: January 27, 2022
TIME: 02:00 PM
LOCATION: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation
and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but
not required.

The account of the trustee shows:

| | |
|----------------------|-------------|
| TOTAL RECEIPTS: | \$30,000.00 |
| TOTAL DISBURSEMENTS: | \$91.28 |
| BALANCE ON HAND: | \$29,908.72 |

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled
to priority must be paid in advance of any dividends to general creditors. The following applications for
compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)
Andrew Sklar, Trustee.

COMMISSION OR FEES
\$3,750.00

EXPENSES
\$41.36

The trustee's application to abandon the following property will be heard and acted upon:
NONE

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: December 22, 2021

JAN:

Jeanne Naughton
Clerk

In re:
Lizette Cortes
Debtor

Case No. 20-19567-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 22, 2021

Form ID: 192

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Lizette Cortes, 5610 Hunter Court, Millville, NJ 08332-1718 |
| aty | + Sklar Law LLC, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034-2634 |
| cr | + HOME POINT FINANCIAL CORPORATION, RAS CITRON, LLC, 130 CLINTON RD #202, FAIRFIELD,, NJ 07004-2927 |
| acc | + Robert N. Snyder, Sharer Petree Brotz & Snyder, 1103 Laurel Oak Rd, Suite 105B, Voorhees, NJ 08043-4376 |
| 518927018 | ++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808 |
| 519255338 | + Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 518927019 | + Aurea Cortes, 912 Louis Drive, Millville, NJ 08332-3950 |
| 518927021 | + Banfield Pet Hospital, 2135 Route 38, Suite B, Cherry Hill, NJ 08002-2001 |
| 518927022 | Bank Of America, 4060 Ogletown Stanton Rd, Newark, DE 19713 |
| 518927029 | + Dept of Treasury-Division of Taxation, PO Box 245, Trenton, NJ 08695-0245 |
| 518927030 | + Endoscopy Center Of South Jersey, 602 W Sherman Ave, Vineland, NJ 08360-7054 |
| 518927031 | + First Premier, 3820 N. Lousie Ave, Sioux Falls, SD 57107-0145 |
| 519074865 | Home Point Financial Corporation, 1511 Luna Rd Suite, 300 Suite 300, Farmers Branch, TX 75234 |
| 518927034 | + IC System, PO Box 64378, St Paul, MN 55164-0378 |
| 518927042 | Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112 |
| 519132065 | + State of New Jersey, Dept of Treasury-Division of Taxation, P O Box 245, Trenton, NJ 08695-0245 |
| 518927046 | + TRAF GROUP/A-1 COLLECTIONS, 2297 STATE HIGHWAY 33, STE 906, Trenton, NJ 08690-1717 |

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| tr | + Email/Text: pmarraffa@standingtrustee.com | Dec 22 2021 20:34:00 | Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 22 2021 20:35:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Dec 22 2021 20:35:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519110297 | Email/Text: ally@ebn.phinsolutions.com | Dec 22 2021 20:34:00 | Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004 |
| 518927017 | Email/Text: ally@ebn.phinsolutions.com | Dec 22 2021 20:34:00 | Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901 |
| 518927020 | + Email/Text: bk@avant.com | Dec 22 2021 20:35:00 | Avant, 222 N. Lasalle St. Suite 1700, Chicago, IL 60601-1101 |
| 518927023 | + Email/Text: BarclaysBankDelaware@tsico.com | Dec 22 2021 20:34:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 |

District/off: 0312-1

User: admin

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Date Recd: Dec 22, 2021

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| | | | |
|-----------|---|----------------------|--|
| 519039155 | Email/PDF: Citi.BNC.Correspondence@citi.com | Dec 22 2021 20:47:15 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 518927024 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Dec 22 2021 20:47:15 | Citicards cbna, 5800 South Corporate Pl, Sioux Falls, SD 57108-5027 |
| 518927026 | + Email/PDF: creditonebknotifications@resurgent.com | Dec 22 2021 20:46:49 | Credit One Bank, 6801 S. Cimarron Rd, Las Vegas, NV 89113-2273 |
| 518927031 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Dec 22 2021 20:46:49 | First Premier, 3820 N. Lousie Ave, Sioux Falls, SD 57107-0145 |
| 518927034 | + Email/Text: Bankruptcy@ICSystem.com | Dec 22 2021 20:35:00 | IC System, PO Box 64378, St Paul, MN 55164-0378 |
| 518927027 | Email/Text: sbse.cio.bnc.mail@irs.gov | Dec 22 2021 20:34:00 | Department of the Treasury, Internal Revenue Service, ACS Support Stop 5050, PO BOX 219236, Kansas City, MO 64121 |
| 518927038 | Email/PDF: ais.chase.ebn@aisinfo.com | Dec 22 2021 20:46:47 | JPMCB-Card Services, 301 Walnut St Floor 09, Wilmington, DE 19801 |
| 519040722 | + Email/Text: RASEBN@raslg.com | Dec 22 2021 20:34:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 518927039 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Dec 22 2021 20:46:59 | Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001 |
| 519037760 | + Email/Text: bankruptcydpt@mcmcg.com | Dec 22 2021 20:35:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 518927040 | + Email/Text: bankruptcydpt@mcmcg.com | Dec 22 2021 20:35:00 | Midland Credit Managment, 350 Camino Del La Reina Ste 100, San Diego, CA 92108-3007 |
| 518927041 | + Email/Text: bankruptcydpt@mcmcg.com | Dec 22 2021 20:35:00 | Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709 |
| 519065358 | + Email/Text: bankruptcydpt@mcmcg.com | Dec 22 2021 20:35:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 518927043 | Email/Text: signed.order@pfwattorneys.com | Dec 22 2021 20:34:00 | Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020 |
| 519074671 | + Email/PDF: resurgentbknotifications@resurgent.com | Dec 22 2021 20:46:53 | PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 |
| 519024766 | Email/Text: bnc-quantum@quantum3group.com | Dec 22 2021 20:35:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 519044931 | Email/Text: bnc-quantum@quantum3group.com | Dec 22 2021 20:35:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 518927044 | + Email/PDF: gecsed@recoverycorp.com | Dec 22 2021 20:46:58 | Synchb/PPC, PO Box 965005, Orlando, FL 32896-5005 |
| 519065370 | + Email/PDF: gecsed@recoverycorp.com | Dec 22 2021 20:47:10 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518927593 | + Email/PDF: gecsed@recoverycorp.com | Dec 22 2021 20:46:47 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518927045 | Email/PDF: gecsed@recoverycorp.com | Dec 22 2021 20:47:10 | Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024 |
| 518927025 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Dec 22 2021 20:34:00 | comenitycapital/boscovs, PO Box 182120, Columbus, OH 43218-2120 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 518927028 | *P++ | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Department of the Treasury, Internal Revenue Service, ACS Support Stop 5050, PO Box 219236, Kansas City, MO 64121 |
| 518927037 | * | Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081 |
| 518927035 | *+ | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518927036 | * | Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081 |
| 518927032 | ##+ | Gastroenterology Group Of South Jersey, 602 W. Sherman Ave, Vineland, NJ 08360-7054 |
| 518927033 | ##+ | Home Point Financial, 9190 Priority Way W Dr Ste 300, Indianapolis, IN 46240-1437 |

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Andrew Sklar | on behalf of Trustee Andrew Sklar andy@sklarlaw.com kathleen@sklarlaw.com |
| Andrew Sklar | andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com;kathleen@sklarlaw.com |
| Denise E. Carlon | on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| Harold N. Kaplan | on behalf of Creditor HOME POINT FINANCIAL CORPORATION hkaplan@rasnj.com informationathnk@aol.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jane L. McDonald | on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com |
| Seymour Wasserstrum | on behalf of Debtor Lizette Cortes mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com |
| Sindi Mncina | on behalf of Creditor HOME POINT FINANCIAL CORPORATION smncina@raslg.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 10